

Attorney Docket No. 53588-0025

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of : Confirmation No.: 5428  
John Philip PETTITT :  
Serial No.: 09/442,106 : Group Art Unit: 3625  
Filed: November 17, 1999 : Examiner: Yogesh C. Garg

For: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD  
TRANSACTION OVER A COMPUTER NETWORK

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicants.

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

This application is currently under appeal. Hence, pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under 37 C.F.R. §1.97(c). A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement is enclosed.

Attorney Docket No. 53588-0025

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302.

Respectfully submitted,

HICKMAN PALERMO TRUONG &amp; BECKER LLP

Dated: 12/7/04

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

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<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  <b>(PTO-1449)</b>	<b>ATTY. DOCKET NO.</b> 53588-0025	<b>SERIAL NO.</b> 09/442,106
	<b>APPLICANT:</b> John P. Pettitt	
	<b>FILING DATE:</b> November 17, 1999	<b>GROUP:</b> 3625

## U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
		4,893,330		Franco	01-09-1990	
		5,291,550		Levy et al.	03-01-1994	
		5,335,265		Cooper et al.	08-02-1994	
		5,790,645		Fawcett et al.	08-04-1998	
		5,805,686		Moller et al.	09-08-1998	
		5,875,236		Jankowitz et al.	02-23-1999	
		5,884,289		Anderson et al.	03-16-1999	

## FOREIGN PATENT DOCUMENTS

Exam. Initial*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				
	A	WO	96/31043		Peel et al.	10-03-1996		

## OTHER ART - NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation <sup>2</sup>
		Alfuraih, S., et al. "Using Trusted Email to Prevent Credit Card Frauds in Multimedia Products", World Wide Web Internet and Web Information Systems, 5, 2002, pages 245-256.	
		Allen, S., "Credit Card Fraudsters? SWAT Them!", On the Line (March/April 1997) page 32.	

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		APPLICANT: John P. Pettitt	
		FILING DATE: November 17, 1999	
<b>OTHER ART - NO PATENT LITERATURE DOCUMENTS</b>			
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		"An e*guide to Cyberfraud", ClearCommerce Corporation, 1999, pages 1-9.	
		"ATACS™: How ATACS Works", Bedford Associates, Inc., 1996.	
		Cunningham, J. Lawrence, "Cutting cell fraud frequency", Security Management, October 1996, pages 42-46, Vol. 40, No. 10.	
		"CyberSource® Advanced Fraud Screen Enhanced by Visa®, Implementation Guide", CyberSource Corporation, July 2004, 112 pages.	
		"CyberSource Corporation, Fraud Control System", CyberSource Corporation, 1996, archived at <a href="http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html">http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html</a> .	
		"Frequently Asked Questions", CyberSource Corporation, 1997, archived at <a href="http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm">http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm</a> .	
		"Merchant Internet Commerce Services", CyberSource Corporation, 1997, archived at <a href="http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm">http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm</a> .	
		Declaration of Donna Tucker, filed in <i>In re</i> Patent Application of: John P. Pettitt, executed on October 8, 2004 (2 pages).	
		Fawcett, T. et al, "Adaptive Fraud Detection", Data Mining and Knowledge Discovery (to appear, 1-28, 1997), Kluwer Academic Publishers, pages 1-29.	
		Fawcett, T. et al., "Adaptive Fraud Detection", Data Mining and Knowledge Discovery 1, 1997, pages 291-316.	
		Fawcett, T. et al., "Combining Data Mining and Machine Learning for Effective User Profiling", Proceedings of the Second International Conference on Knowledge Discovery and Data Mining", KDD-96, AAAI Press, 1996, pages 8-13.	

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		Gein, Robert A., et al., "The ABCs of Credit Card Processing", Perspectives, American Public Communications Council Inc., December 1995, pages 13-18.	
		Gifford, David K., et al., "Payment Switches for Open Networks", Proceedings of the 40 <sup>th</sup> IEEE Computer Society International Conference, 1995, IEEE, pages 26-31.	
		Lamm, Stephen E., et al., "Real-Time Geographic Visualization of World Wide Web Traffic", Computer Networks and ISDN Systems 28, 1996, Elsevier Science B. V., pages 1457-1468.	
		Newing, R., "Data Mining", Management Accounting, October 1996, pages 34-36.	
		Scullin, Will H., et al., "Real-Time Visualization of World Web Traffic", 1995, pages 1-13.	
		"SNET Network Fraud Control System", SNET Interconnection Services Group, January 1994, (2 pages).	
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Serial No.: 09/442,106

Inventors: John Philip PETITIT

Title: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD  
TRANSACTION OVER A COMPUTER NETWORKAttorney: JDH/ds  
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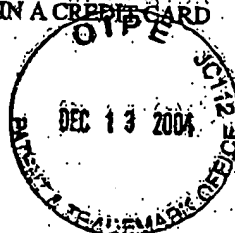
Inventors: John Philip PETITIT

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